Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
MarketFive	Strategy	Rate	105% Guaranteed	(5 YEARS)	10% of Account Value Yrs. 2+	Nursing Home Effective Yr. 2	Non-Qual. 0-90	\$10,000	All Except:	5.00%
FPDA	S&P Annual P2P w/Cap Rate	10.00%	Return at	9, 8, 7, 6. ⁵⁰ , 5. ⁵⁰	No Penalty For	Minimum Confinement	0-30	ψ10,000	NY	0-75
	S&P Annual P2P w/Participation	50%	End of Surrender	5.50	RMD	90 Days	Qual.			3.75%
	S&P Monthly Average w/Cap Rate	12%	Surrender			Terminal Illness Effective Yr. 2	0-90			76-80
	S&P MARC 5 Annual P2P w/Participation	200%				Up To 75% of AV				2.50%
EquiTrust	Focus 50 Annual P2P w/Participation	175%								81-90
	Fixed One Year Rate	5.00%								
Remarks	Our best selling short-tern FIA. Strong st	rategies and a st	rong underlying g	uarantee of 105%).					
Market	Strategy	Rate	107% Guaranteed	(7 YEARS)	10% of Account Value Yrs. 2+	Nursing Home Effective Yr. 2	Non-Qual. 0-85	\$10,000	All Except:	5.50%
Seven	S&P Annual P2P w/Cap Rate	10.00%	Return at	9, 8, 7, 6. ⁵⁰ , 5. ⁵⁰ , 4. ⁵⁰ ,	No Penalty For	Minimum Confinement	0-03		NY	0-75
FPDA	S&P Annual P2P w/Participation	50.00%	End of Surrender	3.50%	RMD	90 Days	Qual.			4.13%
	S&P MARC 5	200%	Ouriender			Terminal Illness Effective Yr. 2	0-85			76-80
	Annual P2P w/Participation Focus 50 Annual P2P w/Participation	175%				Up To 75% of AV				2.75%
EquiTrust	Fixed One Year Rate	5.00%								81-85
Remarks⊃	Strong Income Ride Option featuring 25	% benefit bonus	and a 7% roll-up fo	or 7 years. Surre	nder Schedule in Cal	lifornia – 8.30, 7.40, 6.	50, 5.60, 4.70	, 3.80, 2.90%		
MarketTen	Strategy	Rate	3.00% on	(10 YEARS)	10% of Account Value Yrs. 2+	Nursing Home Effective Yr. 2	0-80	Non-Qual.	All Except:	6.00%
Bonus	S&P Annual P2P w/Cap Rate	7.00%	100% of Premium	10, 10, 10,	No Penalty For	Minimum Confinement		\$10,000	NY	0-80
FPDA	S&P Monthly Average w/Cap Rate	8.00%		10, 8. ⁵⁰ , 7, 5. ⁵⁰ , 4, 3,	RMD	90 Days		Qual.		
	S&P MARC 5 Annual P2P w/Participation	150%		1.50%		Terminal Illness Effective Yr. 2		\$5,000		
	Focus 50 Annual P2P w/Participation	135%				Up To 75% of AV				
Equitrust	Fixed One Year Rate	4.00%								
Equitable	8% Premium Bonu Plus No-Cost Return of P	-								
Remarks⊃	Strongest minimum guarantee – 3.00°	% on 100% of Pr	l emium! 8% Fully	Vested Premiur	n Bonus in Years 1	- 5 .				

Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Market Power	Strategy	Rate	3.00% on 87.5% of	(10 YEARS)	10% of Account Value Yrs. 2+	Nursing Home Effective Yr. 2	0-75	\$10,000	All Except:	7.00%
Bonus Index	S&P Annual P2P w/Cap Rate	7.00%	Premium	17,15,14,12,10,	No Penalty For	Minimum Confinement:		ψ10,000	CA,NY	0-75
Donao maox	S&P Monthly Average P2P w/Participation	75%		9,7,5,3,1%	RMD	90 Days				
FPDA	S&P Monthly Average w/Cap Rate	8.00%		in AK,CT,DE,ID,		Terminal Illness Effective Yr. 2				
	S&P MARC 5 Annual P2P w/Participation	150%		IL,MN,MT,NJ, NV,OH,OK,OR		Up To 75% of AV				
	Focus 50 Annual P2P w/Participation	135%		PA,TX,UT,VT, WA						
EquiTrust	Fixed One Year Rate	4.00%								
	12% Premium Boni	ıs								
Remarks	A longer/higher surrender schedule appl	es in all states o	ther than mention	ed above.						
Market	Strategy	Rate	3.00% on	(10 YEARS)	10% of Account	Nursing Home	0-80		All Except:	7.00%
Value	S&P Annual P2P w/Cap Rate	10.00%	87.5% of Premium	12,12,12,12,	Value Yrs. 2+	Effective Yr. 2 Minimum Confinement		\$10,000	NY	0-80
FPDA	S&P Annual P2P w/Participation	50.00%	i remum	11, 10, 8, 6, 4, 2%	No Penalty For RMD	90 Days				0-00
	S&P MARC 5 Annual P2P w/Participation	200%		4, 270		Terminal Illness Effective Yr. 2				
	Focus 50 Annual P2P w/Participation	175%				Up To 75% of AV				
EquiTrust	Fixed One Year Rate	5.00%				·				
Remarks	Lower Surrender Schedule in These Sta	tes AK, CT, DE,	ID, MN, MT, NJ, N	IV, OH, OK, OR,	PA, TX, UT, VT, WA	- 9, 9, 7, 6.50, 5.50, 4	.50, 3.50, 2.50	0, 1.50, 0.50%		
Market Max	Strategy	Rate	3.00% on	(10 YEARS)	10% of Account Value Yrs. 2+	Nursing Home Effective Yr. 2	0-80	440.000	All Except:	7.00%
Index	Fixed One Year Rate – No Fee	5.00	87.5% of Premium	9,8,7,6.5,		Minimum Confinement:		\$10,000	NY	0-80
FPDA	S&P Annual P2P w/Cap Rate – No Fee	10.00%		5.5, 4.5, 3.5, 2.5, 1.5,	No Penalty For RMD	90 Days				0 00
	S&P MARC 5 Annual P2P w/Participation – No Fee	200%		0,5%		Terminal Illness Effective Yr. 2				
	S&P Annual P2P w/Cap Rate - Fee	13.00%				Up To 75% of AV				
				I		1				
EquiTrust	S&P Annual P2P w/Part Rate – Fee	65.00%								

Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
Wealth Choice Bonus Guaranty Income Life	Strategy S&P Annual P2P w/Cap Rate S&P Annual P2P w/Participation Horizon Ascend 5% Index w/Participation Fixed One Year Rate 5% Premium Bonus	Rate 10.75% 45% 120% 5.25%	2.75% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5, 4,3,2,1%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$20,000	All Except AK,HI, ME,NY	6.50% 0-74 4.00% 75-80
Wealth Choice 5 Guaranty Income Life	Strategy S&P Annual P2P w/Cap Rate S&P Annual P2P w/Participation Horizon Ascend 5% Index w/Participation Fixed One Year Rate	Rate 11.65% 50% 155% 5.25%	2.75% on 87.5% of Premium	(5 YEARS) 9,8,7,6,5%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-90	\$20,000	All Except AK,HI, ME,NY	3.00% 0-74 1.75% 75-90
Wealth Choice 7 Guaranty Income Life	Strategy S&P Annual P2P w/Cap Rate S&P Annual P2P w/Participation Horizon Ascend 5% Index w/Participation Fixed One Year Rate	Rate 11.95% 55% 160% 5.25%	2.75% on 87.5% of Premium	(7 YEARS) 9,8,7,6,5, 4,3%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement 30 Days Terminal Illness Effective Yr. 2	0-90 A80 if Income Rider Elected	\$20,000	All Except AK,HI, ME,NY	4.50% 0-74 2.25% 75-90
Wealth Choice 10 Guaranty Income Life	Strategy S&P Annual P2P w/Cap Rate S&P Annual P2P w/Participation Horizon Ascend 5% Index w/Participation Fixed One Year Rate	Rate 12.00% 55% 160% 5.25%	2.75% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5, 4,3,2,1%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement 30 Days Terminal Illness Effective Yr. 2	0-80	\$20,000	All Except AK,HI, ME,NY	6.50% 0-74 4.00% 75-80

Accumulation and Income are the objective.

Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Safe Income	Strategy	Rate	1.00% on	(10 YEARS)	10% of Account	Applies To:	0-80	\$10,000	All Except:	7.00%
Advantage	S&P Annual P2P w/Cap Rate	2.50%	87.50% of Premium	12,11,10,9,8,	Value Yrs. 2+	Nursing Home Effective Yr. 2	0 00		AL,CT,ID,IN	0-75
FPDA	S&P Monthly P2P w/Cap Rate	1.00%		7,6,5,4,3%	No Penalty For RMD	60 Days Confine			MN,MS,NY, OR,PA,VT,	5.00%
	Black Rock Market Advantage P2P w/Participation	50%			TUND	Home Health Effective Yr. 2			WA	76-80
	Balanced Asset 5 2-Yr. P2P w/Participation	125%				2 of 6 ADLs				
Fidelity & Guaranty	Fixed One Year Rate	1.75%				Terminal Illness Effective Yr. 2				
Remarks	Income Rider rolls-up at 7.20% compoun	ded for 10 Years	s. Top competitor	for INCOME IMM	EDIATELY.					
Accumulator			1.00% on	(7 YEARS)	10% of Account	Applies To:		\$10,000	All Except:	E E00/
Plus 7	Strategy	Rate	87.50% of	9,9,8,7,6,5,4%	Value Yrs. 2+	Nursing Home	0-85	ψ10,000		5.50% 0-75
FPDA	S&P Annual P2P w/Cap Rate	10.00%	Premium	9,9,0,7,0,5,4%	No Penalty For	Effective Yr. 2			AL,CT,MS, NY	
	S&P Monthly P2P w/Cap Rate	2.75%			RMD	Minimum Confinement:				4.50%
	S&P Annual P2P w/ Performance Trigger	6.75%				60 Days				76-80
	Barclays Trailblazer 2-Year P2P w/Participation	280%				Terminal Illness Effective Yr. 2				3.50% 81-85
Fidelity &	GS Global Factor Annual P2P w/Participation	300%								01-03
Guaranty	Fixed One Year Rate	4.00%								
Accumulator	Charter	Dete	1.00% on	(10 YEARS)	10% of Account	Applies To:	0-85	\$10,000	All Except:	7.50%
Plus 10	Strategy	Rate	87.50% of	12,11,10,9,8,	Value Yrs. 2+	Nursing & Home			AL,CT,MS,	7 . 30 / 0 0-75
	S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate	10.25% 2.80%	Premium	7,6,5,4,3%		Care Effective Yr. 2			NY NY	5.25%
	S&P Annual P2P w/ Performance Trigger	7.00%			No Penalty For	Minimum Confinement				J.2J70 76-80
	Barclays Trailblazer				RMD	60 Days				
Fidelity &	2-Year P2P w/Participation	305%				Terminal Illness				4.00% 81-85
Guaranty	GS Global Factor Annual P2P w/Participation	285%				Effective Yr. 2				01-03
-	Fixed One Year Rate	4.00%								
Remarks 3				<u> </u>				<u> </u>		

Product	Strategy Specificatio			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Fore Accumulation	Strategy	<\$100k	>\$100k	1.00% on 87.5% of Premium	(7 YEARS)	10% of Account Value Begin Yr 1	Applies To:	0-85	\$25,000	All Except:	5.00%
II	S&P Annual P2P w/Cap Rate	10.25%	10.50%	1 Termani	9,8,7,6,5,	No Penalty For	Nursing Home			INY	0-80
7 Years SPDA	S&P Annual P2P w/Performance Trigger	8.25%	8.50%		4,3%	RMD	Minimum Confinement				2.50%
OI DI	PIMCO Balanced Annual P2P w/Participation	195%	200%				90 Day				81-85
Global	Franklin Templeton U.S. Index 2-Year P2P w/Spread	0%	0%				Effective Yr. 1				
Atlantic	Fixed One Year Rate	4.55%	4.65%				Terminal Illness				
							Effective Yr. 2				
Remarks	Optional Death Benefit Rider rolls	-up 7% sin	ple for 15 ye	ears, lump sum pa	yout.						
Fore			4400	1.00% on	(10 YEARS)	10% of Account Value Begin Yr 1	Applies To:	0-85	\$25,000	All Except:	7.00%
Accumulation	Strategy	<\$100k	>\$100k	87.5% of Premium			Nursing Home			NY	0-80
10 Years	S&P Annual P2P w/Cap Rate S&P Annual P2P w/Performance Trigger	9.75% 8.00%	10.00% 8.25%		9,9,8,7,6,5, 4,3,2,1%	No Penalty For RMD	Minimum Confinement				4.00%
SPDA	PIMCO Balanced Annual P2P w/Participation	195%	200%				90 Day				81-85
Global	Franklin Templeton U.S. Index 2-Year P2P w/Spread	0%	0%				Effective Yr. 1				
Atlantic	Fixed One Year Rate	4.35%	4.45%				Terminal Illness				
							Effective Yr. 2				
Remarks	Optional Death Benefit Rider rolls	-up 7% sin	ple for 15 ye	ears, lump sum pa	yout.						
Fore	Strategy		Rate	1.00% on	(10 YEARS)	10% of Account	Applies To:	50-85	\$25,000	All Except:	7.00%
Income II	S&P Annual P2P w/Cap Rate		5.50%	87.5% of Premium	9,9,8,7,6,5,	Value Begin Yr 1	Nursing Home			NY	50-80
SPDA	S&P Annual P2P w/Performance Tr	igger	4.75%		4,3,2,1%	No Penalty For RMD	Minimum				
	PIMCO Balanced Index Annual P2P w/Participation		110%		1,0,2,170	ווויו	Confinement				2.50%
	Franklin Templeton U.S. Index 2-Year P2P w/Spread		0.50%				90 Day Effective Yr. 1				81-85
Global Atlantic	One Year Fixed Rate		3.25%				Terminal Illness				
Auanuc							Effective Yr. 2				



Product	Strategy Specificatio			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Income 150+SE SPDA Global Atlantic	Strategy S&P Annual P2P w/Cap Rate S&P Annual P2P w/Performance Trigger PIMCO Balanced Annual P2P w/Participation Franklin Templeton U.S. Index 2-Year P2P w/Spread Fixed One Year Rate	<\$100k 4.25% 3.75% 90% 0% 2.50%	>\$100k 4.50% 4.00% 100% 0% 2.75%	1.00% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5, 4,3,2,1%	10% of Account Value Yrs. 2+ No Penalty For RMD	Applies To: Nursing Home Effective Yr. 2 Terminal Illness Effective Yr. 2	55-86	\$10,000	All Except:	7.00% 55-75 3.50% 76-85
Remarks 3	Income Rider delivers a 20% inco	me boost	year 1, then a	boost of 7.50% y	rears 2 to 5. Exce	I llent option for immed	liate income.				
Benefit Solutions 10	Strategy		Rate	1.00% on 87.5% of	(10 YEARS) 10,10,9,9,8,8	5% of Account Value Yrs 2+.	100% Free Withdrawal	40-79	\$20,000	All Except:	7.00%
SPDA	S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate		5.00% 1.85%	Premium	,7,6,4,2%	Cumulative to 10% After Yr 2.	Applies To: Qualified Care			NY Multiplier	0-73
	S&P Vol. Control Annual P2P w/Spread		43.30%			No Penalty For RMD	Facility Eff. Yr. 2			Not Approved In	5.25% 76-79
North American	Fixed One Year Rate		2.30%			Systematic W/D From Fixed Rate Immediate	Minimum Confinement: 90 Days			CA	
Remarks	Income Rider delivers a 25% inco	me boost	year 1. Excell	ent option for imn	nediate income.					1	
Performance Choice 8	Strategy		Rate	1.00% on 87.5% of Premium	(8 YEARS) 10,10,10,10,	10% of Account Value Yrs. 2+.	Additional 10% Free Withdrawal	0-85	\$20,000	All Except:	5.25% 0-75
FPDA	S&P Annual P2P w/Cap Rate Fidelity Multi Factor Annual P2P w Participation		7.50%	Premium	9,8,5,3%	No Penalty For RMD	Applies To: Skilled Nursing				3.93%
	Fidelity Multi Factor 2-Year P2P w Participation S&P MARC 5		205%			Systematic W/D From Fixed Rate Immediate	Facility Hospital				76-79
North American	Annual P2P w/Participation Fixed One Year Rate		140% 3.60%			IIIIIIGUIAIG	Eff. Yr. 2 Minimum Confinement:				2.62% 80-85
		•					90 Days				00-00

Charter Plus 10	Strategy	Rate	1.00% on	(10 YEARS)	10% of Account	100% Free	0-79	\$20,000	All Except:	7.00%
FPDA	S&P Annual P2P w/Cap Rate	5.75%	87.5% of Premium	10,10,9,9,8,8	Value Yrs. 2+	Withdrawal			NY	0-75
	S&P Monthly P2P w/Cap Rate	1.70%		,7,6,4,2%	No Penalty For RMD	Applies To: Qualified Care				- 0-0/
	S&P Vol. Control Annual P2P w/Participation	110%			Systematic W/D	Facility				5.25% 76-79
	S&P Vol. Control 2-Year P2P w/Participation	160%			From Fixed Rate Immediate	Eff. Yr. 2 Minimum				
North	Fixed One Year Rate	2.45%				Confinement:				
American	10% Premium Bon 19% Bonus with Enhanced					90 Days				
American Remarks		Bonus Rider	contact years. 7	% PREMIUM BO	ONUS FOR DEPOSIT		00 – 16% Pren	nium Bonus w	vith EBR	
Remarks⊃	Premium Bonus is applied to all depos	Bonus Rider its during the first 3	1.00% on	% PREMIUM BO	10% of Account		00 – 16% Pren 0-75	nium Bonus v	vith EBR All Except:	7.00%
Remarks Charter Plus 14	19% Bonus with Enhanced Premium Bonus is applied to all depos Strategy	Bonus Rider its during the first 3	1.00% on 87.5% of	(14 YEARS) 12,12,11,11,	10% of Account Value Yrs. 2+	S LESS THAN \$75,00				7.00%
Remarks ⊃	Premium Bonus is applied to all depos Strategy S&P Annual P2P w/Cap Rate	Bonus Rider its during the first 3 Rate 6.25%	1.00% on	(14 YEARS) 12,12,11,11, 10,9,8,7,6,5,	10% of Account Value Yrs. 2+ No Penalty For	S LESS THAN \$75,00 100% Free Withdrawal Applies To:	0-75		All Except: AK,CT,DE, HI,	
Remarks Charter Plus 14	Premium Bonus is applied to all depos Strategy S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate S&P Vol. Control	Bonus Rider its during the first 3	1.00% on 87.5% of	(14 YEARS) 12,12,11,11,	10% of Account Value Yrs. 2+ No Penalty For RMD Systematic W/D	S LESS THAN \$75,00 100% Free Withdrawal Applies To: Qualified Care Facility	0-75 0-52		All Except: AK,CT,DE, HI, MN,MO,NH, NJ,NV,OH,	
Remarks Charter Plus 14	Premium Bonus is applied to all depos Strategy S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate	Rate 6.25% 1.75%	1.00% on 87.5% of	(14 YEARS) 12,12,11,11, 10,9,8,7,6,5,	10% of Account Value Yrs. 2+ No Penalty For RMD	S LESS THAN \$75,00 100% Free Withdrawal Applies To: Qualified Care	0-75 0-52		All Except: AK,CT,DE, HI, MN,MO,NH, NJ,NV,OH, OK,OR,PA, SC,TX,UT,	
Remarks Charter Plus 14	Premium Bonus with Enhanced Premium Bonus is applied to all depose Strategy S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate S&P Vol. Control Annual P2P w/Participation S&P Vol. Control	Rate 6.25% 1.75% 115%	1.00% on 87.5% of	(14 YEARS) 12,12,11,11, 10,9,8,7,6,5,	10% of Account Value Yrs. 2+ No Penalty For RMD Systematic W/D From Fixed Rate	S LESS THAN \$75,00 100% Free Withdrawal Applies To: Qualified Care Facility Eff. Yr. 2	0-75 0-52		All Except: AK,CT,DE, HI, MN,MO,NH, NJ,NV,OH, OK,OR,PA,	



Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Versa	HIGH BAND \$75,000 or mon		1.00% on	(10 YEARS)	10% of Account	Available with	0-79	Non-Qual.	All Except:	7.00%
Choice	Strategy	Rate	87.5% of Premium	10,10,9,9,8,	Value Begin Yr 1	Enhanced Liquidity Benefit		\$20,000	NY	0-75
FPDA	S&P Annual P2P w/Cap Rate	8.75%	Tromium	8,7,6,4,2%		Rider		Qual.		I
	Fidelity Multi Factor Annual P2P w Participation	150%						\$20,000		5.25%
	S&P MARC 5 Annual P2P w/Participation	145%								76-79
	S&P MARC 5 2-Year P2P w/Participation	200%								
	Fixed One Year Rate	3.65%								
	LOW BAND \$20,000 - \$74,99	9								
	Strategy	Rate								I
North	S&P Annual P2P w/Cap Rate	7.75%								I
American	Fidelity Multi Factor Annual P2P w Participation	125%								
	S&P MARC 5 Annual P2P w/Participation	120%								
	S&P MARC 5 2-Year P2P w/Participation	175%								
	Fixed One Year Rate	3.40%								<u> </u>
Remarks	Optional Enhanced Liquidity Benefit Ride	er adds Return of	Premium, 20% c	umulative withdra	wals and ADL Based	Crisis Waiver.				
Income Pay Pro	Strategy	Rate	1.00% on 87.50% of	(10 YEARS)	10% of Account Value Begin Yr 1	None	0-79	\$20,000	All Except:	7.00%
	S&P Annual P2P w/Cap Rate	5.00%	Premium	10,10,9,9,8, 8,7,6,4,2%	value begiii 11 1				NY	0-75
FPDA	Fidelity Multi Factor Annual P2P w Participation	105%		0,7,0,4,2%					INT	
	S&P Vol. Control Annual P2P Cap w/Participation	100%								5.25%
North	S&P Vol. Control Annual P2P w/Spread	4.00%								76-79
North American	S&P MARC 5 Annual P2P w/Participation	100%								
	Fixed One Year Rate	2.50%								I

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Product	Strategy Specifications	8	Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
Performance Elite 7 SPDA	Strategy S&P Annual P2P Cap S&P FC Volatility Control 1 Year, No Cap W Part. Rate Al Powered US Equity Index 1 Year, No Cap W Part. Rate Al Powered US Equity Index 2 Year, No Cap W Part. Rate BNP Paribus MAD5 Index 1 Year, No Cap W Part. Rate BNP Paribus MAD5 Index 1 Year, No Cap W Part. Rate BNP Paribus MAD5 Index 2 Year, No Cap W Part. Rate NASDAQ FC Index 1 Year, No Cap W Part Rate NASDAQ FC Index NASDAQ FC Index	Rate 9.25% 92% 145% 220% 200% 275% 115%	1.00% on 87.5% of Premium	(7 YEARS) 9, 8.8, 7.9, 6.9,5.9,5,4%	10% of Account Value Begin Yr 1 No Penalty For RMD	Applies To: Nursing Home Hospital Eff. Yr. 2 Minimum Confinement: 60 Days Confinement Must Begin After Yr. 1 (not available in CA and MA)	0-83	\$25,000 \$10,000 In AK,HI,IL,I N,MD,MN, MO,NJ,OH ,OR,PA ,SC,UT,W AS	All Except:	5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83
Athene	2 Year, No Cap W Part Rate Fixed Rate	4.50%								
Athene Remarks Derformance Elite 10 Select SPDA Athene		4.50%	vs cumulative without 1.00% on 87.50% of Premium	drawals to 20% (d (10 YEARS) 8.30, 8, 7.10, 6.20, 5.30,4.40, 3.50, 2.60, 1.60,0.9%	d) adds Return Or Pre 5% of Account Value Yrs 2+ No Penalty For RMD	Applies To: Applies To: Nursing Home Hospital Eff. Yr. 2 Minimum Confinement: 60 Days Confinement Must Begin After Yr. 1	5. Cost is .95l	\$25,000	AK,CT,DE, ID, MN, NJ,NV, OK,OR,PA, SC,UT,TX, WA	7.00% 0-70 6.50% 71-75 5.50% 76-80

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Product	Strategy Specification	ns		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
OptiBlend 5 Lincoln Financial	Strategy S&P Annual P2P w/Cap Rate S&P Annual Performance Trigger S&P Annual P2P w/Part S&P Annual P2P Daily Risk 10% S&P Annual P2P Daily Risk 5% Fidelity AIM Dividend Annual P2P w/Participation BlackRock Dynamic Allocation Annual P2P w/Participation Fixed One Year Rate	<\$100k 8.50% 7.75% 50% 0.25% 0.25% 165% 200% 3.90%	>\$100k 9.50% 8.75% 55% 0.00% 0.00% 190% 225% 4.40%	1.00% on 87.5% of Premium	(5 YEARS) 9,8,7,6,5%	10% of Account Beginning Year 1 No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement 30 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except: NY	3.25% 0-74 2.40% 75-79 1.40% 80-84 0.70% 85
Remarks DoptiBlend 7 Lincoln Financial	Short 5-year surrender. Unique Pe Strategy S&P Annual P2P w/Cap Rate S&P Annual Performance Trigger S&P Annual P2P w/Part S&P Annual P2P Daily Risk 10% S&P Annual P2P Daily Risk 5% Fidelity AIM Dividend Annual P2P w/Participation BlackRock Dynamic Allocation Annual P2P w/Participation Fixed One Year Rate	<\$100k 8.75% 8.00% 50% 0.25% 165% 200% 4.00%	>\$100k 9.75% 9.00% 60% 0.00% 190% 225% 4.50%	1.00% on 87.5% of Premium	7 Years) 9,8,7,6, 5,4,3%	is flat or up year over 10% of Account Beginning Year 1 No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except:	4.50% 0-74 3.00% 75-79 1.75% 80-84 0.75% 85



Product	Strategy			Minimum	Surrender	Liquidity	Crisis	Issue	Premium	State	Commissions
110000	Specification	ns		Guarantee	Schedule	Provisions	Waivers	Ages	Limits	Availability	
OptiBlend 10 Lincoln Financial	Strategy S&P Annual P2P w/Cap Rate S&P Annual Performance Trigger S&P Annual P2P w/Part S&P Annual P2P Daily Risk 10% S&P Annual P2P Daily Risk 5% Fidelity AIM Dividend Annual P2P w/Participation BlackRock Dynamic Allocation Annual P2P w/Participation Fixed One Year Rate	<\$100k 8.50% 7.75% 50% 0.25% 0.25% 200% 225% 3.85%	>\$100k 9.50% 8.75% 60% 0.00% 0.00% 225% 250% 4.35%	1.00% on 87.5% of Premium	(10 YEARS) 9,9,8,7,6, 5,4,3,2,1%	10% of Account Beginning Year 1 No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$10,000	NY	7.00% 0-74 4.00% 75-79 1.75% 80

Remarks Unique Performance Trigger Strategy credits stated rate when S&P is flat or up year over year.